

United States Bankruptcy Court
Western District of MichiganIn re:
Clell Rae Taylor
Trisha Kathleen Taylor
DebtorsCase No. 16-03390-jwb
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0646-1

User: botmak
Form ID: NPDPage 1 of 2
Total Noticed: 52

Date Rcvd: Dec 07, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2016.

db/db Clell Rae Taylor, Trisha Kathleen Taylor, 1498 Katrina Dr. SE, Kentwood, MI 49508-6143
ust +Matthew W. Cheney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
cr +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200,
Tucson, AZ 85712-1083
7865056 +62B DISTRICT COURT, 4740 WALMA AVE SE, KENTWOOD MI 49512-5220
7865057 +65A JUDICIAL CIRCUIT CT, 100 E STATE ST #3400, SAINT JOHNS MI 48879-1571
7865061 CAPITAL ONE, BANKRUPTCY UNIT, PO BOX 71068, CHARLOTTE NC 28272-1068
7865064 +CHARLES J. HIEMSTRA, ATTORNEY AT LAW, 125 OTTAWA AVE NW STE 310,
GRAND RAPIDS MI 49503-2873
7903810 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,
Tucson, AZ 85712-1083
7865081 +JRV HOLDINGS LLC, C/O ROOSEN, VARCHETTI & OLIVIE, PO BOX 2305,
MOUNT CLEMENS MI 48046-2305
7865083 +LAKE MICHIGAN CREDIT UNION, PO BOX 2848, GRAND RAPIDS MI 49501-2848
7865082 +LAKE MICHIGAN CREDIT UNION, 4027 LAKE DR SE, GRAND RAPIDS MI 49546-8812
7865084 +LVNV FUNDING, C/O STENGER & STENGER, 2618 E PARIS AVE SE, GRAND RAPIDS MI 49546-2454
7865086 +MAIN STREET ACQUISITION CORP, C/O ROOSEN, VARCHETTI & OLIVIE, PO BOX 2305,
MOUNT CLEMENS MI 48046-2305
7865088 +MERS, 1818 LIBRARY ST STE 300, RESTON VA 20190-6280
7865087 MERS, PO BOX 2026, FLINT MI 48501-2026

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

ust +E-mail/Text: ustpreion09.gr.ecf@usdoj.gov Dec 07 2016 22:45:58 Andy Vara,
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpreion09.gr.ecf@usdoj.gov Dec 07 2016 22:45:58 Daniel J. Casamatta,
Assistant U.S. Trustee, Office of the U.S. Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpreion09.gr.ecf@usdoj.gov Dec 07 2016 22:45:58 Daniel M. McDermott,
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpreion09.gr.ecf@usdoj.gov Dec 07 2016 22:45:58 David W. Asbach,
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpreion09.gr.ecf@usdoj.gov Dec 07 2016 22:45:58 Dean E. Rietberg,
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpreion09.gr.ecf@usdoj.gov Dec 07 2016 22:45:58 Habbo G. Fokkena,
Office of the United States Trustee, Michigan/Ohio Region 9,
The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837
ust +E-mail/Text: ustpreion09.gr.ecf@usdoj.gov Dec 07 2016 22:45:58 Matthew T. Cronin,
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpreion09.gr.ecf@usdoj.gov Dec 07 2016 22:45:58 Michael V. Maggio,
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpreion09.gr.ecf@usdoj.gov Dec 07 2016 22:45:58 Michelle M. Wilson,
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpreion09.gr.ecf@usdoj.gov Dec 07 2016 22:45:58 United States Trustee,
Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2837
ust +E-mail/Text: ustpreion09.gr.ecf@usdoj.gov Dec 07 2016 22:45:58 United States Trustee,
The Ledyard Building, 2nd Floor, 125 Ottawa Avenue NW, Suite 200R,
Grand Rapids, MI 49503-2837
7865058 EDI: AMEREXP.COM Dec 07 2016 22:33:00 AMERICAN EXPRESS, CUSTOMER SERVICE,
7777 AMERICAN EXPRESS WAY, FORT LAUDERDALE FL 33337-0001
7865059 +EDI: AMEREXP.COM Dec 07 2016 22:33:00 AMEX, PO BOX 297871,
FORT LAUDERDALE FL 33329-7871
7865060 +EDI: CAPITALONE.COM Dec 07 2016 22:33:00 CAP1/MENARDS, 26525 N RIVERWOODS BLVD,
METTAWA IL 60045-3440
7865063 EDI: CAPITALONE.COM Dec 07 2016 22:33:00 CAPITAL ONE, BANKRUPTCY DEPT, PO BOX 5155,
NORCROSS GA 30091
7865062 EDI: CAPITALONE.COM Dec 07 2016 22:33:00 CAPITAL ONE, BANKRUPTCY CLAIMS SERVICE,
PO BOX 30285, SALT LAKE CITY UT 84130-0285
7865066 +EDI: CHASE.COM Dec 07 2016 22:33:00 CHASE, PO BOX 15145, WILMINGTON DE 19850-5145
7865065 +EDI: CHASE.COM Dec 07 2016 22:33:00 CHASE, PO BOX 15298, WILMINGTON DE 19850-5298
7865068 EDI: CHASE.COM Dec 07 2016 22:33:00 CHASE, PO BOX 15299, WILMINGTON DE 19850-5299
7865069 +EDI: CITICORP.COM Dec 07 2016 22:33:00 CITI, PO BOX 6241, SIOUX FALLS SD 57117-6241
7865070 EDI: CITICORP.COM Dec 07 2016 22:33:00 CITI, PO BOX 6497, SIOUX FALLS SD 57117-6497
7865071 EDI: CITICORP.COM Dec 07 2016 22:33:00 CITI CARDS, PO BOX 6000, THE LAKES NV 89163-6000

District/off: 0646-1

User: botmak
Form ID: NPDPage 2 of 2
Total Noticed: 52

Date Rcvd: Dec 07, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

7865072 +EDI: CITICORP.COM Dec 07 2016 22:33:00 CITIBANK NA, 701 E 60TH ST N,
SIOUX FALLS SD 57104-0493

7865073 EDI: DISCOVER.COM Dec 07 2016 22:33:00 DISCOVER, PO BOX 15192, WILMINGTON DE 19850-5192

7865074 +EDI: DISCOVER.COM Dec 07 2016 22:33:00 DISCOVER FIN SVCS LLC, PO BOX 15316,
WILMINGTON DE 19850-5316

7865075 EDI: DISCOVER.COM Dec 07 2016 22:33:00 DISCOVER FINANCIAL SERVICES, PO BOX 30954,
SALT LAKE CITY UT 84130-0954

7865076 EDI: DISCOVER.COM Dec 07 2016 22:33:00 DISCOVER FINANCIAL SVCS LLC, PO BOX 3025,
NEW ALBANY OH 43054-3025

7865077 +EDI: DISCOVER.COM Dec 07 2016 22:33:00 DISCOVER MORE CARD, PO BOX 30943,
SALT LAKE CITY UT 84130-0943

7865078 +EDI: HFC.COM Dec 07 2016 22:33:00 HSBC BANK, PO BOX 9, BUFFALO NY 14240-0009

7865079 +EDI: HFC.COM Dec 07 2016 22:33:00 HSBC BANK, PO BOX 5253, CAROL STREAM IL 60197-5253

7865080 EDI: HFC.COM Dec 07 2016 22:33:00 HSBC CARD SERVICES, PO BOX 80084,
SALINAS CA 93912-0084

7865053 EDI: IRS.COM Dec 07 2016 22:33:00 INTERNAL REVENUE SERVICE, PO BOX 7346,
PHILADELPHIA PA 19101-7346

7865085 +EDI: RESURGENT.COM Dec 07 2016 22:33:00 LVNV FUNDING, PO BOX 10585,
GREENVILLE SC 29603-0585

7865055 +E-mail/Text: MarcsBankruptcyUnit@michigan.gov Dec 07 2016 22:46:38
MICHIGAN DEPT OF TREASURY, PO BOX 30158, LANSING MI 48909-7658

7900926 EDI: BL-CREDIGY.COM Dec 07 2016 22:33:00 Main Street Acquisition Corp,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

7865089 +EDI: RMSC.COM Dec 07 2016 22:33:00 SYNCRB/DKS, PO BOX 965005, ORLANDO FL 32896-5005

7865090 EDI: RMSC.COM Dec 07 2016 22:33:00 SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965060,
ORLANDO FL 32896-5060

TOTAL: 37

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Lake Michigan Credit Union, PO Box 2848, Grand Rapids, MI 49501-2848

cr* Main Street Acquisition Corp, c/o Becket and Lee LLP, PO Box 3001,
Malvern, PA 19355-0701

7865067* CHASE, PO BOX 15298, WILMINGTON DE 19850-5298

7865054* +IRS, PO 7346, PHILADELPHIA PA 19101-7346

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2016 at the address(es) listed below:

Charles J. Hiemstra on behalf of Creditor Lake Michigan Credit Union cjhiemstra@sbcglobal.net,
DianeDenike@sbcglobal.net

David C. Andersen on behalf of Debtor Trisha Kathleen Taylor andersenefile@comcast.net,
d.andersen.usa@comcast.net; andersenecfbackup@comcast.net

David C. Andersen on behalf of Debtor Clell Rae Taylor andersenefile@comcast.net,
d.andersen.usa@comcast.net; andersenecfbackup@comcast.net

Jeremy Shephard on behalf of Debtor Trisha Kathleen Taylor Jeremy@usadebt.com,
andersenefile@comcast.net; d.andersen.usa@comcast.net

Jeremy Shephard on behalf of Debtor Clell Rae Taylor Jeremy@usadebt.com,
andersenefile@comcast.net; d.andersen.usa@comcast.net

Lisa E. Gocha lgtrustee@sbcglobal.net, lg@trustesolutions.com; lg@trustesolutions.net

Patti H. Bass on behalf of Creditor Cavalry SPV I, LLC ecf@bass-associates.com

TOTAL: 7

Form NPD (02/15)

**United States Bankruptcy Court
Western District of Michigan**
One Division Ave., N.
Room 200
Grand Rapids, MI 49503

<p>IN RE: Debtors (names used by the debtors in the last 8 years, including married, maiden, trade, and address):</p> <p>Clell Rae Taylor 1498 Katrina Dr. SE Kentwood, MI 49508-6143 SSN: xxx-xx-2502 Trisha Kathleen Taylor 1498 Katrina Dr. SE Kentwood, MI 49508-6143 SSN: xxx-xx-5759</p> <p style="text-align: right;">Debtors</p>	<p>Case Number 16-03390-jwb</p> <p>Chapter 7</p> <p>Honorable James W. Boyd</p>
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NOTICE OF POSSIBLE DIVIDEND TO CREDITORS

Notice of insufficient assets to pay creditors was given to creditors in the notice of the section 341 Meeting of Creditors. Creditors were asked not to file a proof of claim at that time. It now appears that there may be some monies available for the payment of a dividend to creditors. It is therefore requested that a notice be sent to all creditors setting a deadline for filing proofs of claim.

NOTICE OF DEADLINE FOR FILING PROOFS OF CLAIM

All parties are hereby notified that it now appears that there may be sufficient monies in this estate for payment of a dividend to creditors. In order to share in this distribution, a creditor **must file a proof of claim** whether or not the creditor is included in the list of creditors filed by the debtor. Claims must be filed with the clerk of the bankruptcy court **within 90 days** of the date of service. Claims which are not filed within 90 days will not be allowed, except as otherwise provided by law. Governmental entities should review 11 U.S.C. 502(b)(9). Please file your Proof of Claim electronically (a login & password is not required) by visiting: www.miwb.uscourts.gov. Select Filing Proofs of Claim located under Information for Creditors. A Proof of Claim form can be obtained at the same website or at any bankruptcy clerk's office. Please electronically file your proof of claim or mail to:

U.S. Bankruptcy Court
One Division Ave., N.
Room 200
Grand Rapids, MI 49503

Creditors who have already filed claims do **not** need to file another claim unless they intend to amend the claim now on file. Please note that claims **must arrive** at the court within the 90 days indicated above. It is not sufficient that the envelope be postmarked within that time period, and the court will not accept filings by fax.

Date:
December 7, 2016

Daniel M. McDermott
United States Trustee
By: *Matthew W. Cheney*
Assistant U.S. Trustee
The Ledyard Building, 2nd Floor
125 Ottawa NW, Suite 200R
Grand Rapids, MI 49503

FORM EPOC (09/13)

United States Bankruptcy Court

Western District of Michigan
One Division Ave., N.
Room 200
Grand Rapids, MI 49503

DANIEL M. LAVILLE
Clerk of Court
(616) 456-2693 Tel.



eELECTRONIC PROOF OF CLAIM FILING SYSTEM (ePOC)

Save Time & Money with ePOC!!!!

ePOC enables creditors without a CM/ECF login/password to electronically file proofs of claims; thereby eliminating the need to complete the paper copy of the Proof of Claim form and mailing it to the Court for filing.

ePOC allows creditors to:

- Populate and electronically file Official Form B410 with the Court
- Attach optional supporting documentation in pdf format to the proof of claim
- Receive immediate verification of the filing
- Electronically file amended proofs of claim

To file your claim using ePOC, please go to the Court's website at: www.miw.uscourts.gov

Once you access the website, click on the Electronic Proof of Claims link located under **Information for Creditors**

Penalty for filing fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 11 U.S.C. §§ 152 and 3571.

² Aliases for Joint Debtor Trisha Kathleen Taylor : fka Trisha Kathleen Swender